

**Information to identify the case:**

Debtor 1	<u>Wade N Cohen</u>	Social Security number or ITIN	xxx-xx-4705
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-31482-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Wade N Cohen

12/3/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Wade N Cohen  
Debtor(s)

Case No. 16-31482-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Dec 03, 2020

Form ID: 3180W

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2020:

Recip ID	Recipient Name and Address
db	+ Wade N Cohen, 33 Encampment Drive, Bedminster, NJ 07921-1836
aty	+ David A. Wollman, The Wollman Law Firm, 200 Haddonfield-Berlin Road, Suite 102, Gibbsboro, NJ 08026-1239
aty	+ Pluese Becker & Saltzman, 2000 Horizon Way, Ste. 900, Mt. Laurel, NJ 08054-4303
r	+ Alicia Weister, Prudential Fox & Roach Realty, 41 S. Haddon Avenue, Haddonfield, NJ 08033-1800
lm	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
517396492	+ Department of Labor-Div of Employer Accounts, 1 John Fitch Plaza, PO Box 379, Trenton, NJ 08611-1760
517396493	+ Department of Labor-Div of Employer Accounts, 1 John Fitch Plaza, PO Box 389, Trenton, NJ 08611-1760
516671532	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
517396491	+ New Jersey Dept of Labor & Workforce Development, Div of Unemployment & Disability Insuran, Bankruptcy Unit, 1 John Fitch Plaza, PO Box 951 Trenton, NJ 08611-1760
516491911	+ Pluese, Becker, & Saltzman, 2000 Horizon Way Ste 900, Mount Laurel, NJ 08054-4303
516518686	+ Posel Mngement Company, 910 Berlin Rd, Voorhees, NJ 08043-3503
516518681	#+ Priscilla Peloubet Cohen, 12 Fulmar Drive, Voorhees, NJ 08043-1626
516518687	Remex, Inc., 307 Wall Street, Princeton, NJ 08540-1515
516588593	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
516519538	+ State of NJ, c/o Attorney General, 25 Market Street, Trenton, NJ 08611-2148
516518688	+ State of NJ, Division of Taxation, Bankruptcy Division, PO Box 25 Market Street, Trenton, NJ 08625-0025
516518680	+ Sturbridge Lakes Association, Associa Mid-Atlantic, 14000 Horizon Way Ste 200, Mt. Laurel, NJ 08054-4342

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 03 2020 22:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 03 2020 22:05:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: IRS.COM	Dec 04 2020 02:33:00	Internal Revenue Service, 955 S. Springfield Avenue, Springfield, NJ 07081
516716981	+ Email/Text: bankruptcy@pepcoholdings.com	Dec 03 2020 22:04:00	Atlantic City Electric, Po Box 13610, Philadelphia, PA 19101-3610
516518682	+ Email/Text: clientrep@capitalcollects.com	Dec 03 2020 22:06:00	Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150
516518683	+ EDI: CAPITALONE.COM	Dec 04 2020 02:33:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516744824	+ Email/Text: bankruptcy@pepcoholdings.com		

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User: admin

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Date Rcvd: Dec 03, 2020

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		Dec 03 2020 22:04:00	Delmarva Power and Light Co., 5 Collins Dr., Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
516643722	EDI: JEFFERSONCAP.COM		
		Dec 04 2020 02:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
516591801	+ EDI: NFCU.COM		
		Dec 04 2020 02:33:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
516518685	+ EDI: NFCU.COM		
		Dec 04 2020 02:33:00	Navy Federal Credit Union, PO Box 3700, Merrifield, VA 22119-3700
516690310	EDI: PRA.COM		
		Dec 04 2020 02:33:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516667029	+ EDI: RMSC.COM		
		Dec 04 2020 02:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516518689	+ EDI: WTRRN BANK.COM		
		Dec 04 2020 02:33:00	TD Bank USA/Target Credit, 3701 Wayzata Blvd #MS6C, Minneapolis, MN 55416-3440
516518692	+ EDI: VERIZONCOMB.COM		
		Dec 04 2020 02:33:00	Verizon, 500 Technology Drive, Ste 300, St. Charles, MO 63304-2225
516519539	+ EDI: WFFC.COM		
		Dec 04 2020 02:33:00	Wells Fargo Bank, PO Box 14517, Des Moines, IA 50306-3517
516515863	EDI: WFFC.COM		
		Dec 04 2020 02:33:00	Wells Fargo Bank N. A., PO Box 10438, Des Moines, IA 50306-0438
516518693	EDI: WFFC.COM		
		Dec 04 2020 02:33:00	Wells Fargo Bank NA, 1689 Rte 10 East, Morris Plains, NJ 07950
516673503	EDI: WFFC.COM		
		Dec 04 2020 02:33:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
516518694	+ EDI: WFFC.COM		
		Dec 04 2020 02:33:00	Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347
TOTAL: 19			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516537738	*+	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
516518684	*	Internal Revenue Service, Bankruptcy Dept, PO Box 7346, Philadelphia, PA 19101-7346
516518691	*+	United States of America, c/o Attorney General District NJ, 970 Broad Street, Newark, NJ 07102-2527
516518690	*+	United States of America, c/o Attorney General, Dept of Justice-Civil Division, 950 Pennsylvania Avenue, Washington, DC 20530-0009
516491910	##+	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1

User: admin

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Date Rcvd: Dec 03, 2020

Form ID: 3180W

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Date: Dec 05, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kimberly A. Wilson	on behalf of Debtor Wade N Cohen k_wilsonlaw@comcast.net courtdocs_kwlaw@comcast.net;kwlawoffices@gmail.com
Nona Ostrove	on behalf of Creditor Sturbridge Lakes Association nostrove@ostrovelaw.com
Raymond Shockley, Jr	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

TOTAL: 6